

R E M A R K S

Claims 1 – 13, 15 – 19, 23, 34, and 45 are in the application. Claim 1 is currently amended; claims 2 – 4, 6 – 12, and 15 – 19 remain unchanged from the original versions thereof; claims 5, 13, 23, and 45 were previously presented; and claims 14 , 20 – 22, 24 – 33, 35 -44, and 46 are canceled. Claim 1 is the independent claim herein.

No new matter has been added to the application as a result of the amendments submitted herewith. For example, support to claim 1 is supported by the Specification at paragraphs [0038] – [0042], [0046], [0049], and [0076], and FIGS. 6 – 9, 11 and 12.

Reconsideration and further examination are respectfully requested.

Claim Rejections – 35 USC § 103

Claims 1 – 13, 15 – 19, 23, 34, and 45 were rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent No. 6,721,713 B1 to Guheen et al. (further referred to as Guheen), in view of U.S. Publication No. 2002/0158918 A1 to Feibush et al. (further referred to as Feibush), and further in view of U.S. Patent No. 5,132,899 to Fox (further referred to as Fox). This rejection is traversed.

Applicant notes that independent claim 1 is currently amended by the claim amendments submitted herewith to recite a method including selecting a first corporate entity information type that defines a first corporate entity; selecting a second corporate entity information type that defines a second corporate entity; selecting a corporate entity relationship information type that defines a relationship between said first and second corporate entity information types; displaying said corporate entity identity and said corporate entity relationship information types in a graphical user interface view with predetermined indicia, the indicia graphically providing an indication of a connection between said first and second corporate entity information types and a strength of the relationship therebetween; and providing an alteration mechanism to dynamically change an information type, chosen from the group comprising corporate entity,

corporate entity relationship, selection, grouping, arrangement and view type to be displayed in said graphical user interface view. The method further includes dynamically changing, using said alteration mechanism, a displayed information type to a newly chosen information type; displaying, simultaneously, said newly chosen information type associated with said first corporate entity information type and said second corporate entity information type, each in separate display panels in the graphical user interface to facilitate a comparison regarding said first corporate entity and said second corporate entity information types; and determining at least one pattern between said first and said second corporate entity information types based on the comparison. The method also includes constructing a financial product based on said selected and displayed information types and said determined at least one pattern.

Thus, it is clear that the claimed method includes (1) displaying, simultaneously, said newly chosen information type associated with said first corporate entity information type and said second corporate entity information type, each in separate display panels in the graphical user interface to facilitate a comparison regarding said first corporate entity and said second corporate entity information types; (2) determining at least one pattern between said first and said second corporate entity information types based on the comparison; and (3) constructing a financial product based on said selected and displayed information types and said determined at least one pattern.

Support for these three aspects of claim 1 are fully disclosed in the Specification at paragraphs [0038] – [0042], [0046], [0049], and [0076], and FIGS. 6 – 9, 11 and 12.

Applicant respectfully submits that the three claimed aspects of claimed 1 noted hereinabove are not seen as disclosed or suggested by the combination of cited and relied upon Guheen, Feibush, and O'Shaughnessy references.

Applicant notes that the Office Action states that Guheen does not disclose the aspect of displaying the a newly chosen information type associated with a first and a second information type, relying instead on the disclosure of Feibush at paragraphs 30 and 31. Applicant notes however the claim 1 recites, "displaying, simultaneously, said

newly chosen information type associated with said first corporate entity information type and said second corporate entity information type, each in separate display panels in the graphical user interface to facilitate a comparison regarding said first corporate entity and said second corporate entity information types". Applicant notes that Feibush does not disclose or even suggest any simultaneous displaying of information types, each in separate GUI panels. Applicant further submits that since Feibush relates to queries and the display of query results in a graphical format, there does not appear to be a reason to display the graphs and sub-graphs of Feibush in separate panels in the same GUI display since the different panel displays would each contain query results resulting from different queries. Comparisons of the different query results for different queries would be a prime example of comparing apples to oranges. That is, not beneficial since one would be comparing dissimilar items.

Additionally, it is not seen where the cited and relied upon combination discloses or suggests determining at least one pattern between said first and said second corporate entity information types based on the comparison. Since Guheen and Feibush fail to disclose the claimed displaying to facilitate the comparison, it follows that they also fail to disclose the claimed determining at least one pattern regarding the comparison. It also logically follows that the combination also fails to disclose the claimed aspect of constructing a financial product based on said selected and displayed information types and said determined at least one pattern.

Therefore, the reconsideration and withdrawal of the rejection of the subject claims under 35 USC 103(a) are requested, as well as the allowance of same.

C O N C L U S I O N

Accordingly, Applicants respectfully request allowance of the pending claims. If any issues remain, or if the Examiner has any further suggestions for expediting allowance of the present application, the Examiner is kindly invited to contact the undersigned via telephone at (203) 972-5985.

Respectfully submitted,

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Date

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